



001.251209

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor Application of **Thomas F. CHAPMAN, et al.**

Serial No.: **09/852,597**

Group Art Unit: **4921**

Filed: **May 10, 2001**

Examiner: **Rayyan, Susan**

For: **SYSTEMS AND METHODS FOR NOTIFYING A CONSUMER OF
CHANGES MADE TO A CREDIT REPORT**

INFORMATION DISCLOSURE STATEMENT

U.S. Patent and Trademark Office
Customer Window, Mail Stop **Amendment**
Randolph Building
Alexandria, VA 22314

Sir:

In accordance with the requirements of 37 C.F.R. §§ 1.56, 1.97-1.98, and MPEP § 609, Applicant(s) hereby bring the references noted on the attached Form PTO-1449 to the attention of the Patent Examiner.

The above information is presented so that the United States Patent and Trademark Office may, in the first instance, determine the materiality, if any, of the noted references to the claimed invention. See 37 C.F.R. §§ 1.104(a)(1998)(conferring upon the PTO the duty to consider and use any such information). It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

08/12/2005 JADD01 00000100 09852597

02 FC:1806

180.00 OP

If the Patent Examiner has any questions or wishes to discuss this application, the Patent Examiner is kindly requested to telephone the undersigned.

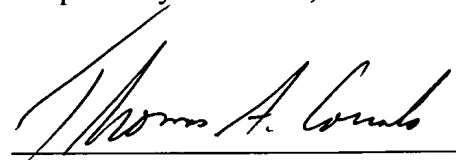
Since this statement is being filed after receipt of the first Office Action, a fee of \$180.00 is enclosed pursuant to 37 C.F.R. § 1.17(p). Please charge any additional fees or credit any overpayment to the undersigned representative's Deposit Account No. 501458.

Respectfully submitted,

Date:

August 11, 2005

By:



Thomas A. Corrado, Reg. # 42,439

KILPATRICK STOCKTON LLP
607 14th Street, NW, Suite 900
Washington, D.C. 20005
(202) 508-5800

PTO/SB/08a (08-03)
Approved for use through 07/31/2006. OMB 0651-0031
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE